

CAPISTRANO BAY DISTRICT  
AGENDA REPORT  
March 29, 2016

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*New Business*

## ITEM 9a

### FEMA Revision of Flood Insurance Rate Maps

The Federal Emergency Management Agency, FEMA, has begun the process to revise the flood insurance rate maps for coastal California. The rate maps are what dictate the allowable development standards for residential and commercial construction within the coastal flood zones in California.

This will have a significant impact on future development for Beach Road. Currently, only portions of our homes sit in the VE flood zone and some are actually outside this VE zone. The VE zone encompasses the portion of a home that is determined, by the rate maps, to be most likely to experience wave runup damage and flood inundation. Within the current guidelines, homes within the VE zone are severely restricted in the scope of improvements that are permitted.



35787 Beachside Deck on 3/8/16

### IMPACT

The proposed revisions are expected to move the VE Zone back in a landward direction all the way to the roadway. This would result in 100% of ALL homes being placed in the restricted VE Zone where remodeling would be either prohibited or severely curtailed. New homes will still be allowed but would be required to sit at higher elevations above the sand.

This is being driven by climate change and worldwide sea level rise. Currently the wave runup and flood zones are primarily out on the beach side of your homes – the scientists predict that by 2050 the flood zone could be all the way back to the road.

Our coastal engineer, Dave Skelly, has been directed to monitor the FEMA process and report on their re-mapping progress with some analysis. This will be ongoing over the next several months.